State Agencies - Retention Plan

Retention Rating Plan 7/1/00-7/1/01

Estimated Annual Premium \$6,383,498.00 Evaluation - 42 Months

Max Premium Factor:1.00Estimated Retention Factor0.629Loss Conversion Factor:1.165

Loss Development Factor: 1 Loss Ratio: Payout

Losses as of 12/31/01 \$ 3,987,050.00 62% \$0.00 Expected Losses @ 42 months \$ 5,081,632.00 80% \$0.00

	Converted	Basic	Estimated
Total Losses	Losses	Premium	Retro Return
\$0.00	\$0.00	\$4.015.220.24	\$2,368,277.76
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\$319,174.90	\$371,838.76	\$4,015,220.24	\$1,996,439.00
\$638,349.80	\$743,677.52	\$4,015,220.24	\$1,624,600.24
\$957,524.70	\$1,115,516.28	\$4,015,220.24	\$1,252,761.48
\$1,276,699.60	\$1,487,355.03	\$4,015,220.24	\$880,922.72
\$1,595,874.50	\$1,859,193.79	\$4,015,220.24	\$509,083.97
\$1,915,049.40	\$2,231,032.55	\$4,015,220.24	\$137,245.21
\$2,032,856.44	\$2,368,277.76	\$4,015,220.24	\$0.00
\$2,234,224.30	\$2,602,871.31	\$4,015,220.24	\$0.00
\$2,553,399.20	\$2,974,710.07	\$4,015,220.24	\$0.00
\$2,872,574.10	\$3,346,548.83	\$4,015,220.24	\$0.00
	\$0.00 \$319,174.90 \$638,349.80 \$957,524.70 \$1,276,699.60 \$1,595,874.50 \$1,915,049.40 \$2,032,856.44 \$2,234,224.30 \$2,553,399.20	Total Losses Losses \$0.00 \$0.00 \$319,174.90 \$371,838.76 \$638,349.80 \$743,677.52 \$957,524.70 \$1,115,516.28 \$1,276,699.60 \$1,487,355.03 \$1,595,874.50 \$1,859,193.79 \$1,915,049.40 \$2,231,032.55 \$2,032,856.44 \$2,368,277.76 \$2,234,224.30 \$2,602,871.31 \$2,553,399.20 \$2,974,710.07	Total Losses Losses Premium \$0.00 \$0.00 \$4,015,220.24 \$319,174.90 \$371,838.76 \$4,015,220.24 \$638,349.80 \$743,677.52 \$4,015,220.24 \$957,524.70 \$1,115,516.28 \$4,015,220.24 \$1,276,699.60 \$1,487,355.03 \$4,015,220.24 \$1,595,874.50 \$1,859,193.79 \$4,015,220.24 \$1,915,049.40 \$2,231,032.55 \$4,015,220.24 \$2,032,856.44 \$2,368,277.76 \$4,015,220.24 \$2,234,224.30 \$2,602,871.31 \$4,015,220.24 \$2,553,399.20 \$2,974,710.07 \$4,015,220.24